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RE: U.S. Serial No. 10/076,337

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Amendment and Reply (10 pgs.)

Thank you.

Howard Sobelman

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CONFIRMATION NO.: CLIENT MATTER NO.: 40655.3700

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By: Deborah A. MierIN THE UNITED STATES PATENT AND TRADEMARK OFFICEPATENT

Applicants:	Wilmes, et al.	Docket No.:	40655.3700
Serial No.:	10/076,337	Examiner:	Gerald J. O'Connor
Filed:	February 15, 2002	Group Art Unit:	3627
Title:	TRANSACTION TAX SETTLEMENT IN PERSONAL COMMUNICATION DEVICES	Confirmation No.:	2479

AMENDMENT AND REPLY

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated April 19, 2006, of which this Reply is within two months, please amend the above-identified application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 7 of this paper.

AXP No. TH200208809
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PAGE 2/11 * RCVD AT 6/19/2006 5:09:30 PM [Eastern Daylight Time] * SVR:USPTO-EXRF-5/13 * DNI:2738300 * CSID:602 382 6070 * DURATION (mm:ss):03:14

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